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November 13, 2014

The Honorable State Representative Pete Lund, Committee Chair  
Michigan House of Representatives Insurance Committee  
374 Capitol Building  
Lansing, MI 48909

RE: Opposition to House Bill 5854

Chairman Lund and Members of the House Insurance Committee:

As you prepare to take up House Bill 5854, we would like to take this opportunity to present you with a statistical breakdown of the clients we serve at Unique Options, LLC who receive Auto No-Fault benefits because of the assigned claims process. To ensure that the information we are presenting is as accurate, we picked the three insurance companies that provide Auto No-Fault benefits to the majority of our clients. With our current client census at 130, these three insurers provide No-Fault benefits to 65% of our current clients.

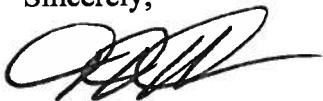
Another step we took to ensure accuracy, is we used information that was provided to us by each insurer to identify the clients with claim numbers designating an assigned claim. From this information, we identified that of the 65% of our clients who receive their benefits from these three insurers, 18% of them are assigned claims.

The reason we wanted draw your attention to our numbers is to emphasis the point that the assigned claim process is a critical component to many people who have been catastrophically injured in an automobile related accident. The burdensome changes proposed in HB 5854 will place many roadblocks in front of individuals instead of providing them appropriate medical care and rehabilitation when they need it the most. While I can respect and appreciate the need to eliminate fraud and ensure that all assigned claims are legitimate, it should not be done in a manner that could deny innocent people the benefits they are entitled to under Michigan's Auto No-Fault Act.

As a State of Michigan approved Vocational Rehabilitation provider, we look at our clients who have an assigned claim and think about what their lives would be like had it not been for the assigned claim process. Instead of being given access to the reasonable and necessary care that is provided through Auto No-Fault, they would be placed into the Medicaid system at the cost of tax payers. Michigan's Auto No-Fault system has given them the opportunity to recover to their maximum medical potential, and return to a productive, post injury quality of life. Instead of costing the tax payers, our clients are tax payers.

In closing, I ask that you please make sure that any proposed changes to Auto No-Fault never jeopardizes anyone's ability to access the benefits they will require during a long and challenging road to recovery from a catastrophic automobile related accident.

Sincerely,



Timothy F. Hoste